Case 22-12612-pmm Doc 11 Filed 10/06/22 Entered 10/07/22 00:30:07 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re:
Case No. 22-12612-pmm
John R. Boyle
Chapter 13

Jennifer L. Boyle Debtors

CERTIFICATE OF NOTICE

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Oct 04, 2022 Form ID: 309I Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2022:

Recip ID db/jdb	Recipient Name and Address + John R. Boyle, Jennifer L. Boyle, 1004 Frederick Blvd., Reading, PA 19605-1169
tr	+ SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14725074	+ Reese Management, 150 Altendale Road, Suite 3, King of Prussia, PA 19406-2926
14725075	TD Bank, 96919 Chesapeake Drive, Suite 300, San Diego, CA 92123
14725076	+ Tower Health, PO Box 70894, Philadelphia, PA 19176-5894
14725748	U.S. Department of Housing and Urban Development, 11th Floor 100 Penn Square East, Philadelphia, PA 19107
14725079	Worlds Foremost Bank, 4000 NW 1st St., Lincoln, NE 68521

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: tobykmendelsohn@comcast.net	Oct 05 2022 00:01:00	BRENNA HOPE MENDELSOHN, Mendelsohn & Mendelsohn, PC, 637 Walnut Street, Reading, PA 19601
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 05 2022 00:01:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Oct 05 2022 00:01:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Oct 05 2022 00:01:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14725066	+ EDI: TSYS2	Oct 05 2022 04:03:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14725067	+ EDI: CAPITALONE.COM	Oct 05 2022 04:03:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14725071	+ EDI: WFNNB.COM	Oct 05 2022 04:03:00	Commenity Bank/Boscovs, PO Box 182120, Columbus, OH 43218-2120
14725070	EDI: JPMORGANCHASE	Oct 05 2022 04:03:00	Chase Card, PO Box 15298, Wilmington, DE 19850
14725904	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 05 2022 00:11:22	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14725072	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 05 2022 00:11:26	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
14725073	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 05 2022 00:01:00	Quicken Loans, 1050 Woodward Ave., Detroit, MI 48226-3573
14725077	+ Email/Text: Toyota BKN otices@national bankruptcy.com	Oct 05 2022 00:01:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, TX 75001-9013

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Date Rcvd: Oct 04, 2022 Form ID: 309I Total Noticed: 20

14725078 Email/Text: membersolutions@visionsfcu.org

Oct 05 2022 00:01:00

Visions FCU, 24 McKinley Ave., Endicott, NY

13760

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

14725068 *+ Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 14725069 *+ Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2022 at the address(es) listed below:

Name Email Address

BRENNA HOPE MENDELSOHN

on behalf of Joint Debtor Jennifer L. Boyle tobykmendelsohn@comcast.net

BRENNA HOPE MENDELSOHN

on behalf of Debtor John R. Boyle tobykmendelsohn@comcast.net

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to id	entify the case:				
Debtor 1:	John R. Boyle	Social Security number or ITIN:	xxx-xx-8474		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	Jennifer L. Boyle	Social Security number or ITIN:	xxx-xx-7684		
	First Name Middle Name Last Name				
United States Bank	ruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter:	13	9/29/22	
Case number:	22-12612-pmm				

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	John R. Boyle	Jennifer L. Boyle
2.	All other names used in the last 8 years		
3.	Address	1004 Frederick Blvd. Reading, PA 19605	1004 Frederick Blvd. Reading, PA 19605
	B.1. 1 11	BRENNA HOPE MENDELSOHN	Contact phone 610-374-8088
4.	Debtor's attorney Name and address	Mendelsohn & Mendelsohn, PC 637 Walnut Street Reading, PA 19601	Email: tobykmendelsohn@comcast.net
	Bankruptcy trustee	SCOTT F. WATERMAN (Chapter 13)	Contact phone (610) 779-1313
	Name and address	Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Email: ECFMail@ReadingCh13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	United States Bankruptcy Court Office of the Clerk, Gateway Building	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
	You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	201 Penn Street, 1st Floor Reading, PA 19601	Contact phone (610)2085040
			Date: 10/4/22

For more information, see page 2

Debtor John R. Boyle and Jennifer L. Boyle

Official Form 309I

Case number 22-12612-pmm

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 1, 2022 at 1:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 12/31/22	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	 a complaint if you want to have a particular debt excepted from cunder 11 U.S.C. § 523(a)(2) or (4). 	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 12/8/22	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/28/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$275.00 The hearing on confirmation will be held on: 12/15/22 at 10:00 AM, Location: 201 Penn Street, 4th Floor, Read	·	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue t court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ex to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. thtps://pacer.uscourts.gov.lf you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2